



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: June 2012**

Mississippi		
HFA Performance Data Reporting- Borrower Characteristics		
	1 QTD	Cumulative
<b>Unique Borrower Count</b>		
Number of Unique Borrowers Receiving Assistance	179	2221
Number of Unique Borrowers Denied Assistance*	84	1075
Number of Unique Borrowers Withdrawn from Program*	53	314
Number of Unique Borrowers in Process	307	N/A
Total Number of Unique Borrower Applicants	623	3917
<b>Program Expenditures (\$)</b>		
Total Assistance Provided to Date	\$4,355,954.71	\$28,687,114.60
Total Spent on Administrative Support, Outreach, and Counseling	\$624,270.93	\$6,811,769.90
<b>Borrower Income (\$)</b>		
Above \$90,000	0.57%	0.45%
\$70,000- \$89,000	0.57%	0.61%
\$50,000- \$69,000	1.14%	2.42%
Below \$50,000	97.72%	96.52%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
Above 120%	1.14%	1.31%
110%- 119%	0.00%	0.71%
100%- 109%	0.57%	0.76%
90%- 99%	1.14%	0.81%
80%- 89%	1.14%	1.46%
Below 80%	96.01%	94.95%
<b>Geographic Breakdown (by county)</b>		
Adams	4	20
Alcorn	0	11
Amite	1	2
Attala	1	6
Benton	0	2
Bolivar	0	17
Calhoun	0	1
Carroll	1	2
Chickasaw	1	4
Choctaw	0	1
Claiborne	0	5
Clarke	1	3
Clay	1	26
Coahoma	1	15
Copiah	1	21
Covington	2	13
DeSoto	16	145
Forrest	2	34
Franklin	0	2
George	0	14
Greene	1	6
Grenada	2	7
Hancock	4	72
Harrison	20	216
Hinds	36	539
Holmes	0	6
Humphreys	0	7
Issaquena	0	0
Itawamba	1	7
Jackson	9	119
Jasper	0	2
Jefferson	0	1
Jefferson Davis	0	4
Jones	1	15
Kemper	0	8
Lafayette	0	9
Lamar	1	34
Lauderdale	2	23
Lawrence	0	2
Leake	1	5
Lee	4	68
Leflore	2	26
Lincoln	2	5
Lowndes	2	41
Madison	9	110
Marion	1	8
Marshall	1	39
Monroe	1	21
Montgomery	0	2
Neshoba	0	6
Newton	0	4
Noxubee	0	4
Oktibbeha	2	16
Panola	0	12
Pearl River	2	34
Perry	0	3
Pike	2	12
Pontotoc	3	14
Prentiss	0	6
Quitman	0	7
Rankin	18	148
Scott	2	7
Sharkey	0	1
Simpson	0	13
Smith	0	0
Stone	0	10
Sunflower	0	15
Tallahatchie	0	4
Tate	2	12
Tippah	0	6
Tishomingo	1	3
Tunica	3	16
Union	2	13
Walthall	0	9
Warren	5	48
Washington	3	26
Wayne	0	1
Webster	0	4
Wilkinson	1	6
Winston	0	4
Yalobusha	0	3
Yazoo	1	8

Mississippi		
HFA Performance Data Reporting- Borrower Characteristics		
	1 QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<b>Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	2	9
Asian	1	9
Black or African American	109	1437
Native Hawaiian or other Pacific Islander	0	5
White	63	723
Information not provided by borrower*	1	26
<b>Ethnicity</b>		
Hispanic or Latino	0	21
Not Hispanic or Latino	179	2200
Information not provided by borrower	0	0
<b>Sex</b>		
Male*	65	803
Female*	114	1418
Information not provided by borrower	0	0
<b>Co-Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	0	4
Asian	0	2
Black or African American	29	277
Native Hawaiian or other Pacific Islander	0	2
White	25	235
Information not provided by borrower	0	8
<b>Ethnicity</b>		
Hispanic or Latino	0	9
Not Hispanic or Latino	56	526
Information not provided by borrower	0	0
<b>Sex</b>		
Male	22	219
Female	34	316
Information not provided by borrower	0	0
<b>Hardship</b>		
Unemployment	117	1630
Underemployment	59	574
Divorce	0	0
Medical Condition	0	0
Death	1	1
Other	2	16
<b>Current Loan to Value Ratio (LTV)</b>		
<100%	82.69%	62.50%
100%-109%	7.26%	9.95%
110%-120%	2.79%	8.37%
>120%	7.26%	19.18%
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
<100%	82.68%	62.40%
100%-119%	10.06%	18.37%
120%-139%	3.91%	9.82%
140%-159%	2.23%	4.46%
>=160%	1.12%	4.95%
<b>Delinquency Status (%)</b>		
Current	13.97%	21.61%
30+	28.49%	15.71%
60+	13.41%	13.82%
90+	44.13%	48.86%
<b>Household Size</b>		
1	31	480
2	50	638
3	39	459
4	37	360
5+	22	284

\* Current quarter production added to last quarter's cumulative totals may not add to this quarter's cumulative totals since titles may be reclassified during the month as approved, declined, or withdrawn. HMDA Borrower sex totals for the quarter and the previous quarters cumulative totals do not add up to the cumulative total reported in CounselorDirect. We expect that the difference results from the modifications to existing clients. We will work with the raw data to identify the discrepancies.

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Program Performance Home Saver Program</b>			
		<b>1 QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		179	2221
% of Total Number of Applications		28.73%	56.70%
<i>Denied</i>			
Number of Borrowers Denied*		84	1075
% of Total Number of Applications		13.48%	27.44%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn*		53	314
% of Total Number of Applications		8.51%	8.02%
<i>In Process</i>			
Number of Borrowers In Process		307	N/A
% of Total Number of Applications		49.28%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		623	3917
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$810.64	\$740.28
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$135.69
Median 2nd Lien Housing Payment After Assistance	N/A	N/A	N/A
Median 1st Lien UPB Before Program Entry		\$80,872.08	\$80,814.79
Median 1st Lien UPB After Program Entry	N/A	N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$68,713.40
Median 2nd Lien UPB After Program Entry	N/A	N/A	N/A
Median Principal Forgiveness <sup>1</sup>		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance	N/A		10
Median Assistance Amount		\$2,368.00	\$10,731.66
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$4,355,954.71	\$28,687,114.60
Total Lender/Servicer Assistance Amount	N/A	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		114	111
<i>Current</i>			
Number		25	480
%		13.97%	21.61%
<i>Delinquent (30+)</i>			
Number		51	349
%		28.49%	15.71%
<i>Delinquent (60+)</i>			
Number		24	307
%		13.41%	13.82%
<i>Delinquent (90+)</i>			
Number		79	1085
%		44.13%	48.86%

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Home Saver Program</b>			

	<b>1 QTD</b>	<b>Cumulative</b>
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<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)*	32	596

<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%

<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	38
	%	0.00%	6.38%
<i>Reinstatement/Current/Payoff</i>			
	Number	1	7
	%	3.13%	1.17%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number*	31	551
	%	96.87%	92.45%

<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	1769
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	1235
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	398
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

\*Current quarter production added to last quarter's cumulative totals may not add to this quarter's cumulative totals since files may be reclassified during the month as approved, declined, or withdrawn. 'Borrowers No Longer in the HHF Program' quarterly total plus the previous quarters cumulative do not add up because CounselorDirect does not provide a 'Change History Field' for clients that transition out of the program and then back in again after a modification.